

## **EXHIBIT B**

<b>Form 5500</b>	<b>Annual Return/Report of Employee Benefit Plan</b> <p>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p style="text-align: center;">► Complete all entries in accordance with the instructions to the Form 5500.</p>	<small>OMB Nos. 1210-0110 1210-0089</small>  <b>2021</b>  <b>This Form is Open to Public Inspection</b>
<b>Part I Annual Report Identification Information</b>		
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
<b>A</b> This return/report is for: <input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____ <b>B</b> This return/report is: <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input checked="" type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)		
<b>C</b> If the plan is a collectively-bargained plan, check here. . . . . <input type="checkbox"/> ► <input type="checkbox"/> <b>D</b> Check box if filing under: <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description)		
<b>E</b> If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . <input type="checkbox"/> ► <input type="checkbox"/>		
<b>Part II Basic Plan Information</b> —enter all requested information		
<b>1a</b> Name of plan <b>UNITED WHOLESALE MORTGAGE, LLC PROFIT SHARING PLAN AND TRUST</b>		<b>1b</b> Three-digit plan number (PN) ► <b>001</b> <b>1c</b> Effective date of plan <b>04/01/1995</b>
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <b>UNITED WHOLESALE MORTGAGE, LLC</b>  <b>585 SOUTH BOULEVARD EAST</b> <b>PONTIAC, MI 48341</b>		<b>2b</b> Employer Identification Number (EIN) <b>38-2750395</b> <b>2c</b> Plan Sponsor's telephone number <b>800-981-8898</b> <b>2d</b> Business code (see instructions) <b>522292</b>

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	08/08/2023	DEANA MATHEWS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)  
v. 210624

INDEPENDENT AUDITORS' REPORT AND  
FINANCIAL STATEMENTS FOR  
UNITED WHOLESALE MORTGAGE, LLC  
PROFIT SHARING PLAN AND TRUST  
DECEMBER 31, 2021 AND 2020

**RICHEY  
MAY**

UNITED WHOLESALE MORTGAGE, LLC PROFIT SHARING PLAN AND TRUST  
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UNITED WHOLESALE MORTGAGE, LLC PROFIT SHARING PLAN AND TRUST  
NOTES TO FINANCIAL STATEMENTS

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**H. RELATED PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS**

Certain Plan investments are managed by the Trustee, Custodian and Insurance Company and therefore these transactions qualify as party-in-interest transactions.

The Company pays certain Plan accounting and administrative fees. The Company incurred \$10,700 for accounting and administrative fees during the year ended December 31, 2021. These fees are not reflected in the accompanying financial statements.

Effective August 3, 2021, the Trustee provides certain administrative services to the Plan pursuant to a Master Plan Services Agreement (MSA) between the Company and the Trustee. The Trustee receives revenue from mutual fund service providers for services the Trustee provides to the funds. This revenue is used to offset certain amounts owed to the Trustee for its administrative services to the Plan.

If the revenue received by the Trustee from such mutual fund service providers exceeds the amount owed under the MSA, the Trustee remits the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses or allocated to the accounts of the participants. During 2021 there were no excess amounts. The Plan or plan sponsor may make a payment to the Trustee for administrative expenses not covered by revenue sharing.

Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of investments on the statement of changes in net assets available for benefits, as they are paid through revenue sharing, rather than direct payment. The Company pays directly any other fees related to the Plan's operations. These party in interest transactions are exempt from the prohibited transactions rules of ERISA.

**I. TAX STATUS**

The Plan uses a prototype plan document sponsored by FMR LLC. FMR LLC received an opinion letter from the IRS, dated June 30, 2020, which states that the prototype document satisfies the applicable provisions of the IRC. The Plan itself has not received a determination letter from the IRS. Although the Plan has been amended since the prototype plan received the determination letter, the Plan's fiduciary committee believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.